

Earnings

Counter and rental clerks typically start at the minimum wage, which, in establishments covered by Federal law, was \$5.15 an hour in 2001. In some States, the law sets the minimum wage higher and establishments must pay at least that amount. Wages also tend to be higher in areas where there is intense competition for workers. In addition to wages, some counter and rental clerks receive commissions, based on the number of contracts they complete or services they sell.

Median hourly earnings of counter and rental clerks in 2000 were \$7.87. The middle 50 percent earned between \$6.51 and \$10.22 an hour. The lowest 10 percent earned less than \$5.80 an hour, and the highest 10 percent earned more than \$13.75 an hour. Median hourly earnings in the industries employing the largest number of counter and rental clerks in 2000 were as follows:

New and used car dealers	\$14.90
Miscellaneous equipment rental and leasing	9.54
Automotive rentals, no drivers	9.16
Grocery stores	7.66
Video tape rental	6.60

Full-time workers typically receive health and life insurance, paid vacation, and sick leave. Benefits for counter and rental clerks who work part-time or for independent stores tend to be significantly less than for those who work full time. Many companies offer discounts to both full- and part-time employees on the services they provide.

Related Occupations

Counter and rental clerks take orders and receive payment for services rendered. Other workers with similar duties include tellers, cashiers, food and beverage serving and related workers, gaming cage workers, postal service workers, and retail salespersons.

Sources of Additional Information

For general information on employment in the equipment rental industry, contact:

- American Rental Association, 1900 19th St., Moline, IL 61265. Internet: <http://www.ararental.org>

For more information about the work of counter clerks in dry-cleaning and laundry establishments, contact:

- International Fabricare Institute, 12251 Tech Rd., Silver Spring, MD 20904. Internet: <http://www.ifi.org>

Demonstrators, Product Promoters, and Models

(O*NET 41-9011.00, 41-9012.00)

Significant Points

- Job openings should be plentiful for demonstrators and product promoters, but keen competition is expected for modeling jobs.
- Most jobs are part time or have variable work schedules.
- Many jobs require frequent travel.

Nature of the Work

Demonstrators, product promoters, and models create public interest in buying products such as clothing, cosmetics, food items, and housewares. The information they provide helps consumers make educated choices among the wide variety of products and services available.

Demonstrators and product promoters create public interest in buying a product by demonstrating it to prospective customers and answering their questions. They may sell the demonstrated merchandise, or gather names of prospects to contact at a later date or to pass on to a sales staff. *Demonstrators* promote sales of a product to consumers, while *product promoters* try to induce retail stores to sell particular products and market them effectively. Product demonstration is an effective technique used by both to introduce new products or promote sales of old products because it allows face-to-face interaction with potential customers.

Demonstrators and product promoters build current and future sales of both sophisticated and simple products, ranging from computer software to mops. They attract an audience by offering samples, administering contests, distributing prizes, and using direct-mail advertising. They must greet and catch the attention of possible customers and quickly identify those who are interested and qualified. They inform and educate customers about the features of products and demonstrate their use with apparent ease to inspire confidence in the product and its manufacturer. They also distribute information, such as brochures and applications. Some demonstrations are intended to generate immediate sales through impulse buying, while others are considered an investment to generate future sales and increase brand awareness.

Demonstrations and product promotions are conducted in retail and grocery stores, shopping malls, trade shows, and outdoor fairs. Locations are selected based on both the nature of the product and the type of audience. Demonstrations at large events may require teams of demonstrators to efficiently handle large crowds. Some demonstrators promote products on videotape or on television programs, such as “infomercials” or home shopping programs.

Demonstrators and product promoters may prepare the content of a presentation and alter it to target a specific audience or to keep it current. They may participate in the design of an exhibit or customize exhibits for particular audiences. Results obtained by demonstrators and product promoters are analyzed, and presentations are adjusted to make them more effective. Demonstrators and product promoters also may be involved in transporting, assembling, and disassembling materials used in demonstrations.

A demonstrator’s presentation may include visuals, models, case studies, testimonials, test results, and surveys. The equipment used for a demonstration varies with the product being demonstrated. A food product demonstration might require the use of cooking utensils, while a software demonstration could require the use of a multimedia computer. Demonstrators must be familiar with the product to be able to relate detailed information to customers and to answer any questions that arise before, during, or after a demonstration. Therefore, they may research the product to be presented, the products of competitors, and the interests and concerns of the target audience before conducting a demonstration. Demonstrations of complex products can require practice.

Models pose for photos or as subjects for paintings or sculptures. They display clothing, such as dresses, coats, underclothing, swimwear, and suits, for a variety of audiences and in various types of media. They model accessories, such as handbags, shoes, and jewelry, and promote beauty products, including fragrances and cosmetics. The most successful models, called supermodels, hold celebrity status and often use their image to sell products such as books, calendars, and fitness videos. In addition to modeling, they may appear in movies and television shows.

Models’ clients use printed publications, live modeling, and television to advertise and promote products and services. There are different categories of modeling jobs within these media, and the nature of a model’s work may vary with each. Most modeling jobs are for printed publications, and models usually do a combination

of editorial, commercial, and catalog work. Editorial print modeling uses still photographs of models for fashion magazine covers and to accompany feature articles, but does not include modeling for advertisements. Commercial print modeling includes work for advertisements in magazines and newspapers, and for outdoor advertisements such as billboards. Catalog models appear in department store and mail order catalogs.

During a photo shoot, a model poses to demonstrate the features of clothing and products. Models make small changes in posture and facial expression to capture the look desired by the client. As they shoot film, photographers instruct models to pose in certain positions and to interact with their physical surroundings. Models work closely with photographers, hair and clothing stylists, makeup artists, and clients to produce the desired look and to finish the photo shoot on schedule. Stylists and makeup artists prepare the model for the photo shoot, provide touchups, and change the look of models throughout the day. If stylists are not provided, models must apply their own makeup and bring their own clothing. Because the client spends time and money planning for and preparing an advertising campaign, the client usually is present to ensure that the work is satisfactory. The client also may offer suggestions.

Editorial printwork generally pays less than other types of modeling, but provides exposure for a model and can lead to commercial modeling opportunities. Often, beginning fashion models work in foreign countries, where fashion magazines are more plentiful.

Live modeling is done in a variety of locations. Live models stand, turn, and walk to demonstrate clothing to a variety of audiences. At fashion shows and in showrooms, garment buyers are the primary audience. Runway models display clothes that either are intended for direct sale to consumers or are the artistic expressions of the designer. High fashion, or haute couture, runway models confidently walk a narrow runway before an audience of photographers, journalists, designers, and garment buyers. Live modeling also is done in apparel marts, department stores, and fitting rooms of clothing designers. In retail establishments, models display clothing directly for shoppers and may be required to describe the features and price of the clothing. Other models pose for sketching artists, painters, and sculptors.

Models may compete with actors and actresses for work in television and may even receive speaking parts. Television work includes commercials, cable television programs, and even game shows. However, competition for television work is intense because of the potential for high earnings and extensive exposure.

Because advertisers need to target very specific segments of the population, models may specialize in a certain area. Petite and plus-size fashions are modeled by women whose dress size is smaller or larger than the typical model. Models who are disabled may be used to model fashions or products for disabled consumers. "Parts" models have a body part, such as a hand or foot, that is particularly well-suited to model products such as fingernail polish or shoes.

Almost all models work through agents. Agents provide a link between models and clients. Clients pay models, while the agency receives a portion of the model's earnings for its services. Agents scout for new faces, advise and train new models, and promote them to clients. A typical modeling job lasts only 1 day, so modeling agencies differ from other employment agencies in that they maintain an ongoing relationship with the model. Agents find and nurture relationships with clients, arrange auditions called "go-sees," and book shoots if a model is hired. They also provide bookkeeping and billing services to models and may offer them financial planning services. Relatively short careers and high incomes make financial planning an important issue for successful models.

With the help of agents, models spend a considerable amount of time promoting and developing themselves. Models assemble and



Demonstrators, product promoters, and models interact with potential clients to explain a new product.

maintain portfolios, print composite cards, and travel to go-sees. A portfolio is a collection of model's previous work that is carried to all go-sees and bookings. A composite card, or comp card, contains the best photographs from a model's portfolio, along with his or her measurements.

Models must gather information before a job. From an agent, they learn the pay, date, time, and length of the shoot. Also, models must ask agents if hair, makeup, and clothing stylists will be provided. It is helpful to know what product is being promoted and what image they should project. Some models research the client and the product being modeled to prepare for a shoot. Models use a document called a voucher to record the rate of pay and the actual duration of the job. The voucher is used for billing purposes after both the client and model sign it. Once a job is completed, models must check in with their agency and plan for the next appointment.

Working Conditions

Over half of all demonstrators, product promoters, and models work part time and almost a quarter have variable work schedules. Many positions last 6 months or less.

Demonstrators and product promoters may work long hours while standing or walking, with little opportunity to rest. Some of them travel frequently, and night and weekend work often is required. The atmosphere of a crowded trade show or State fair often is hectic, and demonstrators and product promoters may feel pressure to influence the greatest number of consumers possible in a very limited amount of time. However, many enjoy the opportunity to interact with a variety of people.

The work of models is both glamorous and difficult, and they may work under a variety of conditions. The coming season's fashions may be modeled in a comfortable, climate-controlled studio or in a cold, damp outdoor location. Schedules can be demanding, and models must keep in constant touch with an agent so that they do not miss an opportunity for work. Being away from friends and family, and needing to focus on the photographer's instructions despite constant interruption for touchups, clothing, and set changes can be stressful. Yet, successful models interact with a variety of people and enjoy frequent travel. They may meet potential clients at several go-sees in one day and often travel to work in distant cities, foreign countries, and exotic locations.

Employment

Demonstrators, product promoters, and models held about 121,000 jobs in 2000. Models alone held only about 3,700 jobs in 2000.

About 14 percent of all salaried jobs were in miscellaneous business services—which includes trade shows and demonstration services—and about 13 percent were in personnel-supply services, which includes modeling agencies. Others worked in advertising, department stores, drug stores, grocery and related products wholesalers, grocery stores, management and public relations, and computer and data processing services.

Demonstrator and product promoter jobs may be found in communities throughout the Nation, but modeling jobs are concentrated in New York, Miami, and Los Angeles.

Training, Other Qualifications, and Advancement

Formal training and education requirements are limited for demonstrators, product promoters, and models. Training usually is short-term, occurring over a period of days or weeks. Postsecondary education, while helpful, usually is not required. About 55 percent of these workers have no more than a high school diploma.

Demonstrators and product promoters usually receive on-the-job training. Training is primarily product-oriented because a demonstrator must be familiar with the product to demonstrate it properly. The length of training varies with the complexity of the product. Experience with the product or familiarity with similar products may be required for demonstration of complex products, such as computers. During the training process, demonstrators may be introduced to the manufacturer's corporate philosophy and preferred methods for dealing with customers.

Employers look for demonstrators and product promoters with good communication skills and a pleasant appearance and personality. Demonstrators and product promoters must be comfortable with public speaking. They should be able to entertain an audience and use humor, spontaneity, and personal interest in the product as promotional tools. Foreign language skills are helpful.

While no formal training is required to begin a modeling career, models should be photogenic and have a basic knowledge of hair styling, makeup, and clothing. Some local governments require models under the age of 18 to hold a work permit. An attractive physical appearance is necessary to become a successful model. A model should have flawless skin, healthy hair, and attractive facial features. Models must be within certain ranges for height, weight, and dress or coat size in order to meet the practical needs of fashion designers, photographers, and advertisers. Requirements may change slightly from time to time as our society's perceptions about physical beauty change; however, most fashion designers feel their clothing looks its best on tall, thin models. Although physical requirements may be relaxed for some types of modeling jobs, opportunities are limited for those who do not meet these basic requirements.

Because a model's career depends on preservation of his or her physical characteristics, models must control their diet, exercise regularly, and get enough sleep in order to stay healthy. Haircuts, pedicures, and manicures are necessary work-related expenses for models.

In addition to being attractive, models must be photogenic. The ability to relate to the camera in order to capture the desired look on film is essential and agents test prospective models using snapshots or professional photographs. For photographic and runway work, models must be able to move gracefully and confidently. Training in acting, voice, and dance is useful and allows a model to be considered for television work. Foreign language skills are useful because successful models travel frequently to foreign countries.

Because models must interact with a large number of people, personality plays an important role in success. Models must be professional, polite, and prompt; every contact could lead to future employment. Organizational skills are necessary to manage personal lives, financial matters, and busy work and travel schedules.

Because competition for jobs is stiff and clients' needs are very specific, patience and persistence are essential.

Modeling schools provide training in posing, walking, makeup application, and other basic tasks, but attending such schools does not necessarily lead to job opportunities. In fact, many agents prefer beginning models with little or no previous experience and discourage models from attending modeling schools and purchasing professional photographs. A model's selection of an agency is an important factor for advancement in the occupation. The better the reputation and skill of the agency, the more assignments a model is likely to get. Because clients prefer to work with agents, it is very difficult for a model to pursue a freelance career.

Agents continually scout for new faces, and many of the top models are discovered in this way. Most agencies review snapshots or have open calls, during which models are seen in person; this service usually is provided free of charge. Some agencies sponsor modeling contests and searches. Very few people who send in snapshots or attend open calls are offered contracts.

Agencies advise models on how to dress, wear makeup, and conduct themselves properly during go-sees and bookings. Because models' advancement depends on their previous work, development of a good portfolio is key to getting assignments. Models accumulate and display current tear sheets—examples of a model's editorial print work—and photographs in the portfolio. The higher the quality and currency of the photos in the portfolio, the more likely it is that the model will find work.

Demonstrators and product promoters who perform well and show leadership ability may advance to other marketing and sales occupations or open their own businesses. Because modeling careers are relatively short, most models eventually transfer to other occupations.

Job Outlook

Employment of demonstrators, product promoters, and models is expected to grow faster than the average for all occupations through 2010. Job growth should be driven by increases in the number and size of trade shows and greater use of demonstrators and product promoters in department stores and various retail shops for instore promotions. Additional job openings will arise from the need to replace demonstrators, product promoters, and models who transfer to other occupations, retire, or stop working for other reasons.

Job openings should be plentiful for demonstrators and product promoters. Employers may have difficulty finding qualified demonstrators who are willing to fill part-time, short-term positions. In addition, product demonstration is considered a very effective marketing tool. New jobs should arise as firms devote a greater percentage of marketing budgets to product demonstration.

On the other hand, modeling is considered a glamorous occupation, with limited formal entry requirements. Consequently, those who wish to pursue a modeling career can expect keen competition for jobs. The modeling profession typically attracts many more jobseekers than there are job openings available. Only models who closely meet the unique requirements of the occupation will achieve regular employment. The increasing diversification of the general population should increase demand for models more representative of diverse racial and ethnic groups. Work for male models should increase as society becomes more receptive to the marketing of men's fashions. Because fashions change frequently, demand for a model's look may fluctuate; most models experience periods of unemployment.

Employment of demonstrators, product promoters, and models is affected by downturns in the business cycle. Many firms tend to reduce advertising budgets during recessions.

Earnings

Demonstrators and product promoters had median hourly earnings of \$9.51 in 2000. The middle 50 percent earned between \$7.71 and \$13.51. The lowest 10 percent earned less than \$6.82, and the highest 10 percent earned more than \$19.76. Median hourly earnings in the largest industries that employed demonstrators and product promoters in 2000 were as follows:

Personnel supply services	\$10.47
Advertising	8.90
Miscellaneous business services	8.29
Department stores	8.28

Employers of demonstrators, product promoters, and models generally pay for job-related travel expenses.

Median hourly earnings of models were \$9.17 in 2000. The middle 50 percent earned between \$7.00 and \$13.70. The lowest 10 percent earned less than \$6.11, and the highest 10 percent earned more than \$16.94. Earnings vary for different types of modeling, and depend on the experience and reputation of the model. Female models typically earn more than male models for similar work. Hourly earnings can be relatively high, particularly for supermodels and others in high demand, but models may not have work every day, and jobs may last only a few hours. Models occasionally receive clothing or clothing discounts instead of, or in addition to, regular earnings. Almost all models work with agents, and pay 15 to 20 percent of their earnings in return for an agent's services. Models who do not find immediate work may receive payments, called advances, from agents to cover promotional and living expenses. Models must provide their own health and retirement benefits.

Related Occupations

Demonstrators, product promoters, and models create public interest in buying clothing and products. Others who create interest in a product or service include actors, producers, and directors; insurance sales agents; real estate brokers and sales agents; retail salespersons; sales representatives, wholesale and manufacturing; and travel agents.

Sources of Additional Information

For information about careers in modeling, contact:

► Models Guild, Office and Professional Employees International Union, 265 W. 14th St., Suite 203, New York, NY 10011. Internet:

<http://www.opeciu.org/models/index.asp>

For information about modeling schools and agencies in your area, contact a local consumer affairs organization such as the Better Business Bureau.

Nature of the Work

Most people have their first contact with an insurance company through an insurance sales agent. These workers help individuals, families, and businesses select insurance policies that provide the best protection for their lives, health, and property. Insurance sales agents who work exclusively for one insurance company are referred to as captive agents. Independent insurance agents, or brokers, represent several companies and place insurance policies for their clients with the company that offers the best rate and coverage. In either case, agents prepare reports, maintain records, seek out new clients, and, in the event of a loss, help policyholders settle insurance claims. Increasingly, some may also offer their clients financial analysis or advice on ways they can minimize risk.

Insurance sales agents sell one or more types of insurance, such as property and casualty, life, health, disability, and long-term care. Property and casualty insurance agents sell policies that protect individuals and businesses from financial loss resulting from automobile accidents, fire, theft, storms, and other events that can damage property. For businesses, property and casualty insurance can also cover injured workers' compensation, product liability claims, or medical malpractice claims.

Life insurance agents specialize in selling policies that pay beneficiaries when a policyholder dies. Depending on the policyholder's circumstances, a cash-value policy can be designed to provide retirement income, funds for the education of children, or other benefits. Life insurance agents also sell annuities that promise a retirement income. Health insurance agents sell health insurance policies that cover the costs of medical care and loss of income due to illness or injury. They may also sell dental insurance and short- and long-term disability insurance policies.

An increasing number of insurance sales agents offer comprehensive financial planning services to their clients, such as retirement planning, estate planning, or assistance in setting up pension plans for businesses. As a result, many insurance agents are involved in "cross-selling" or "total account development." Besides insurance, these agents may become licensed to sell mutual funds, variable annuities, and other securities. This is most common for life insurance agents who already sell annuities; however, property and casualty agents also sell financial products. (See the statement on securities, commodities, and financial services sales representatives elsewhere in the *Handbook*.)

Technology has greatly impacted the insurance agency, making it much more efficient and giving the agent the ability to take on more clients. Agents' computers are now linked directly to the insurance companies via the Internet, making the tasks of obtaining price quotes and processing applications and service requests, faster and easier. Computers also allow agents to be better informed about new products that the insurance carriers may be offering.

The growth of the Internet in the insurance industry is gradually changing the relationship between the agent and client. In the past, agents devoted much of their time to marketing and selling products to new clients; however, this is changing. Increasingly, clients obtain insurance quotes from a company's website, then contact the company directly to purchase policies. This gives the client a more active role in selecting a policy at the best price, while reducing the amount of time agents spend actively seeking new clients. Because insurance sales agents also obtain many new accounts through referrals, it is important that agents maintain regular contact with their clients to ensure that their financial needs are being met. Developing a satisfied clientele who will recommend an agent's services to other potential customers is a key to success in this field.

Insurance Sales Agents

(O*NET 41-3021.00)

Significant Points

- Despite slower than average growth, job opportunities should be good for people with the right skills.
- Employers prefer to hire college graduates and persons with proven sales ability or success in other occupations.
- In addition to insurance policies, agents are beginning to sell more financial products such as mutual funds, retirement funds, and securities.